

SUMMARY OF
MASSACHUSETTS NONGROUP MEMBERSHIP
AS OF DECEMBER 31, 1999

| MASSACHUSETTS NONGROUP CLOSED PLANS ¹ (WITH 1999 MEMBERSHIP ACCORDING TO 1999 REPORTS) | 1998 TOTAL | 1999 TOTAL | DIFFERENCE |
|---|---------------------------------|---------------------------------|-----------------|
| | Covered Lives at End of Year | Covered Lives at End of Year | 1998 to 1999 |
| Blue Cross and Blue Shield of Massachusetts, Inc. | 20,769 | 16,847 | (3,922) |
| Commercial Carriers | 36,500 | 25,568 | (10,932) |
| Health Maintenance Organizations | 9,627 | 5,677 | (3,950) |
| TOTALS: | 66,896 | 48,092 | (18,804) |

| MASSACHUSETTS NONGROUP GUARANTEED ISSUE PLANS ² (WITH 1999 MEMBERSHIP ACCORDING TO 1999 REPORTS) | 1998 TOTAL | 1999 TOTAL | DIFFERENCE |
|---|---------------------------------|---------------------------------|---------------|
| | Covered Lives at End of Year | Covered Lives at End of Year | 1998 to 1999 |
| Blue Cross and Blue Shield of Massachusetts, Inc. | 7,268 | 10,426 | 3,158 |
| Commercial Carriers | 113 | 74 | (39) |
| Health Maintenance Organizations | 10,755 | 21,326 | 10,571 |
| TOTALS: | 18,136 | 31,826 | 13,690 |

| MASSACHUSETTS NONGROUP CONVERSION ONLY GUARANTEED ISSUE PLANS ³ (WITH 1999 MEMBERSHIP ACCORDING TO 1999 REPORTS) | 1998 TOTAL | 1999 TOTAL | DIFFERENCE |
|---|---------------------------------|---------------------------------|--------------|
| | Covered Lives at End of Year | Covered Lives at End of Year | 1998 to 1999 |
| Blue Cross and Blue Shield of Massachusetts, Inc. | NA | NA | NA |
| Commercial Carriers | 15 | 16 | 1 |
| Health Maintenance Organizations | 0 | 13 | 13 |
| TOTALS: | 15 | 29 | 14 |

| MASSACHUSETTS NONGROUP MEMBERSHIP (WITH 1999 MEMBERSHIP ACCORDING TO 1999 REPORTS) | 1998 TOTAL | 1999 TOTAL | DIFFERENCE |
|--|---------------------------------|---------------------------------|----------------|
| | Covered Lives at End of Year | Covered Lives at End of Year | 1998 to 1999 |
| CLOSED PLANS | 66,896 | 48,092 | (18,804) |
| GUARANTEED ISSUE PLANS | 18,136 | 31,826 | 13,690 |
| CONVERSION ONLY GUARANTEED ISSUE PLANS | 15 | 29 | 14 |
| TOTALS: | 85,047 | 79,947 | (5,100) |

| | |
|--|------------------|
| 1999 Massachusetts Population | 6,147,132 |
| 1999 MA Covered Lives at End of Year | 79,947 |
| MA Population Insured in All Nongroup Plans | 1.3% |

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

³ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.